

4. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

transmitting to a ~~computational entity that accepts~~ alphanumeric input .

5. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

transmitting to a ~~computational entity that accepts~~ voice input.

6. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

transmitting a signal associated with input authorizing a credit card transaction.

7. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

transmitting a signal associated with input authorizing a debit card transaction.

8. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment~~

~~transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

transmitting a signal associated with input authorizing an automatic check handling transaction.

9. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

accepting user input ~~effecting associated with the~~ at least one payment transaction authorization via and entry of financial data.

10. (CURRENTLY AMENDED) The method of Claim 9, wherein said accepting user input associated with ~~effecting the~~ at least one payment transaction authorization via and entry of financial data comprises:

accepting near-real-time entry of credit card information.

11. (CURRENTLY AMENDED) The method of Claim 9, wherein said accepting user input associated with ~~effecting the~~ at least one payment transaction authorization via and entry of financial data comprises:

accepting near-real-time entry of debit card information.

12. (CURRENTLY AMENDED) The method of Claim 9, wherein said accepting user input associated with ~~effecting the~~ at least one payment transaction authorization via and entry of financial data comprises:

accepting near-real-time entry of automatic check handling information.

13. (CURRENTLY AMENDED) The method of Claim 9, wherein said accepting user input associated with ~~effecting the~~ at least one payment transaction authorization via and entry of financial data comprises:

accepting user input representative of that activates a profile containing pre-stored financial data.

14. (CURRENTLY AMENDED) The method of Claim 13, wherein said accepting user input representative of that activates a profile containing pre-stored financial data comprises:

accepting user input ~~that activates~~ representative of a profile containing pre-stored credit card information.

15. (CURRENTLY AMENDED) The method of Claim 13, wherein said accepting user input representative of associated with that activates a profile containing pre-stored financial data comprises:

accepting user input representative of that activates a profile containing pre-stored debit card information.

16. (CURRENTLY AMENDED) The method of Claim 13, wherein said accepting user input representative of associated with that activates a profile containing pre-stored financial data comprises:

accepting user input representative of that activates a profile containing pre-stored automatic check handling information.

17. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device further comprising comprises;

~~performing said authorizing at least one payment transaction wherein~~
~~authorization is effected by~~ accepting user input to a computational entity through a the wireless device in response to a presentation of a message through the wireless device.

18. (CURRENTLY AMENDED) The method of Claim 17, wherein the presentation of a message through the wireless device said accepting input to the wireless device in response to a presentation of a message through the wireless device comprises:

presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

19. (CURRENTLY AMENDED) The method of Claim 17, wherein said accepting input to the wireless device in response to a presentation of a message through the wireless device~~the presentation of a message through the wireless device~~ comprises:
presenting a price through the wireless device.

20. (ORIGINAL) The method of Claim 19, wherein said presenting a price through the wireless device comprises:
presenting the price in conjunction with at least one message-structure item.

21. (ORIGINAL) The method of Claim 20, wherein said presenting the price in conjunction with at least one message-structure item comprises:
presenting the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

22. (CURRENTLY AMENDED) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

accepting input associated with the at least one payment transaction~~effecting the authorization by user input~~ through the wireless device having a browser selected from the browser group that includes a WML capable browser, a CHTML capable browser, a Pocket

IE HTML capable browser, a Palm Query Application capable browser, and/or a voice XML capable browser.

23. (CURRENTLY AMENDED) A system comprising:
means for receiving at a wireless device associated with a first user a communication from a computational entity that sends the communication to at least one other device associated with a second user; and
means for ~~authorizing-transmitting~~ at least one payment transaction ~~wherein~~ authorization associated with ~~is effected by user input to a computational entity through~~ responsive to the communication and the a wireless device.

24. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:
means for accepting alphanumeric ~~user~~ input to the wireless device.

25. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device ~~for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:
means for accepting voice ~~user~~ input to the wireless device.

26. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:
means for transmitting ~~to a computational entity that accepts~~ alphanumeric input.

27. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with

input responsive to the communication and the wireless device~~for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

means for ~~transmitting to a computational entity that accepts~~ voice input.

28. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises;

means for transmitting a signal associated with input authorizing a credit card transaction.

29. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device ~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

means for transmitting a signal associated with input authorizing a debit card transaction.

30. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device ~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

means for transmitting a signal associated with input authorizing an automatic check handling transaction.

31. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with

input responsive to the communication and the wireless device authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for accepting user input effecting associated with the at least one payment transaction authorization via and entry of financial data.

32. (CURRENTLY AMENDED) The system of Claim 31, wherein said means for accepting user input associated with effecting the at least one payment transaction authorization via and entry of financial data comprises:

means for accepting near-real-time entry of credit card information.

33. (CURRENTLY AMENDED) The system of Claim 31, wherein said means for accepting user input associated with effecting the at least one payment transaction authorization via and entry of financial data comprises:

means for accepting near-real-time entry of debit card information.

34. (CURRENTLY AMENDED) The system of Claim 31, wherein said means for accepting user input associated with effecting the at least one payment transaction authorization via and entry of financial data comprises:

means for accepting near-real-time entry of automatic check handling information.

35. (CURRENTLY AMENDED) The system of Claim 31, wherein said means for accepting user input associated with effecting the at least one payment transaction authorization via and entry of financial data comprises:

means for accepting user input representative of that activates a profile containing pre-stored financial data.

36. (CURRENTLY AMENDED) The system of Claim 35, wherein said means for accepting user input representative of that activates a profile containing pre-stored financial data comprises:

means for accepting user input representative of that activates a profile containing pre-stored credit card information.

37. (CURRENTLY AMENDED) The system of Claim 35, wherein said means for accepting user input representative of that activates a profile containing pre-stored financial data comprises:

means for accepting user input representative of that activates a profile containing pre-stored debit card information.

38. (CURRENTLY AMENDED) The system of Claim 35, wherein said means for accepting user input representative of that activates a profile containing pre-stored financial data comprises:

means for accepting user input representative of that activates a profile containing pre-stored automatic check handling information.

39. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises;

means for accepting further comprising;

means for performing said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a the wireless device in response to a presentation of a message through the wireless device.

40. (CURRENTLY AMENDED) The system of Claim 39, wherein the means for accepting input to the wireless device in response to a presentation of a message through the wireless device comprises presentation of a message through the wireless device comprises;

means for presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

41. (CURRENTLY AMENDED) The system of Claim 39, wherein the means for accepting input to the wireless device in response to a presentation of a message through the wireless device~~presentation of a message through the wireless device~~ comprises;
means for presenting a price through the wireless device.

42. (ORIGINAL) The system of Claim 41, wherein said means for presenting a price through the wireless device comprises:
means for presenting the price in conjunction with at least one message-structure item.

43. (ORIGINAL) The system of Claim 42, wherein said means for presenting the price in conjunction with at least one message-structure item comprises:
means for presenting the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

44. (CURRENTLY AMENDED) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device~~ comprises:

means for accepting input associated with the at least one payment transaction~~effecting the authorization by user input~~ through the wireless device having a browser selected from the browser group that includes a WML capable browser, a CHTML capable browser, a Pocket IE HTML capable browser, a Palm Query Application capable browser, and a voice XML capable browser.

45. (CURRENTLY AMENDED) A system comprising:

circuitry for receiving at a wireless device associated with a first user a communication from a computational entity that sends the communication to at least one other device associated with a second user, said circuitry selected from an electrical-circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device;
and

circuitry for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device~~authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device,~~ said circuitry selected from an electrical-circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device.

46. (NEW) A system comprising:
circuitry for transmitting a communication to a wireless device associated with a first user;
circuitry for transmitting the communication to a communications device associated with a second user; and
circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device.

47. (NEW) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:
circuitry for receiving a signal associated with an alphanumeric input to the wireless device.

48. (NEW) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:
circuitry for receiving a signal associated with a voice input to the wireless device.

49. (NEW) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:
circuitry for receiving a signal associated with a credit card transaction.

50. (NEW) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:
circuitry for receiving a signal associated with a debit card transaction.

51. (NEW) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

circuitry for receiving a signal associated with an automatic check handling transaction.

52. (NEW) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data.

53. (NEW) The system of Claim 52, wherein said circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data comprises:

circuitry for receiving a signal associated with near-real-time entry of credit card information.

54. (NEW) The system of Claim 52, wherein said circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data comprises:

circuitry for receiving a signal associated with near-real-time entry of debit card information.

55. (NEW) The system of Claim 52, wherein said circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data comprises:

circuitry for receiving a signal associated with near-real-time entry of automatic check handling information.

56. (NEW) The system of Claim 52, wherein said circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data comprises:

circuitry for activating a profile containing pre-stored financial data.

57. (NEW) The system of Claim 56, wherein said circuitry for activating a profile containing pre-stored financial data comprises:

circuitry for activating a profile containing pre-stored credit card information.

58. (NEW) The system of Claim 56, wherein said circuitry for activating a profile containing pre-stored financial data comprises:

circuitry for activating a profile containing pre-stored debit card information.

59. (NEW) The system of Claim 56, wherein said circuitry for activating a profile containing pre-stored financial data comprises:

circuitry for activating a profile containing pre-stored automatic check handling information.

60. (NEW) The system of Claim 46, further comprising:

circuitry for transmitting a signal associated with presentation of a message through the wireless device.

61. (NEW) The system of Claim 60, wherein said circuitry for transmitting a signal associated with presentation of a message through the wireless device comprises:

circuitry for transmitting a signal associated with presentation of a price through the wireless device.

62. (NEW) The system of Claim 61, wherein said circuitry for transmitting a signal associated with presentation of a price through the wireless device comprises:

circuitry for transmitting a signal associated with presentation of the price in conjunction with at least one message-structure item.

63. (NEW) The system of Claim 62, wherein said circuitry for transmitting a signal associated with presentation of the price in conjunction with at least one message-structure item comprises:

circuitry for transmitting a signal associated with presentation of the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

64. (NEW) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an user input to the wireless device comprises:

circuitry for receiving a signal associated with said authorizing from a wireless device having a browser selected from the browser group that includes a WML capable browser, a CHTML capable browser, a Pocket IE HTML capable browser, a Palm Query Application capable browser, and a voice XML capable browser.

65. (NEW) A method comprising:
transmitting a communication to a wireless device associated with a first user;
transmitting the communication to a communications device associated with a
second user; and

authorizing at least one payment transaction in response to an authorization
associated with the communication and an input to the wireless device.

66. (NEW) The method of Claim 65, wherein said authorizing at least one
payment transaction in response to an authorization associated with the communication
and an input to the wireless device comprises:

receiving a signal associated with a credit card transaction.

67. (NEW) The method of Claim 65, wherein said authorizing at least one
payment transaction in response to an authorization associated with the communication
and an input to the wireless device comprises:

receiving a signal associated with a debit card transaction.

68. (NEW) The method of Claim 65, wherein said authorizing at least one
payment transaction in response to an authorization associated with the communication
and an input to the wireless device comprises:

receiving a signal associated with an automatic check handling transaction.

69. (NEW) The method of Claim 65, wherein said authorizing at least one
payment transaction in response to an authorization associated with the communication
and an input to the wireless device comprises:

receiving a signal associated with the at least one payment transaction and financial
data.

70. (NEW) The method of Claim 69, wherein said receiving a signal
associated with the at least one payment transaction and financial data comprises:

activating a profile containing pre-stored financial data.

71. (NEW) The method of Claim 70, wherein said activating a profile containing pre-stored financial data comprises:

activating a profile containing pre-stored credit card information.

72. (NEW) The method of Claim 70, wherein said activating a profile containing pre-stored financial data comprises:

activating a profile containing pre-stored debit card information.

73. (NEW) The method of Claim 70, wherein said activating a profile containing pre-stored financial data comprises:

activating a profile containing pre-stored automatic check handling information.

74. (NEW) The method of Claim 65, further comprising;

transmitting a signal associated with presentation of a message through the wireless device.

75. (NEW) The method of Claim 74, wherein said transmitting a signal associated with presentation of a message through the wireless device comprises:

transmitting a signal associated with presentation of a price through the wireless device.

76. (NEW) The method of Claim 75, wherein said transmitting a signal associated with presentation of a price through the wireless device comprises:

transmitting a signal associated with presentation of the price in conjunction with at least one message-structure item.

77. (NEW) The method of Claim 76, wherein said transmitting a signal associated with presentation of the price in conjunction with at least one message-structure item comprises:

transmitting a signal associated with presentation of the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

78. (NEW) A system comprising:

means for transmitting a communication to a wireless device associated with a first user;

means for transmitting the communication to a communications device associated with a second user; and

means for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device.